

EXHIBIT G



8950 Cypress Waters Blvd.
Coppell, TX 75019

DEBORAH TOWNSEND
SCOTT TOWNSEND
PO BOX 491
FOX ISLAND, WA 98333

OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
CASE NUMBER: 0947534
LOAN NUMBER: [REDACTED] 7809
PROPERTY ADDRESS:
1221 14TH AVENUE
FOX ISLAND, WA 98333

Dear DEBORAH TOWNSEND SCOTT TOWNSEND,

Our records indicate that the debt associated with the above-referenced property was subject of a bankruptcy proceeding and discharged by order of the Court.

Per our records, no payments have been received since the filing of this bankruptcy proceeding. Therefore, pursuant to federal law, we will no longer send you a monthly Informational Statement regarding the discharged debt.

If you wish to continue to receive the monthly informational statement, please send your request in writing to:

Mr. Cooper
PO Box 619097
Dallas, TX 75261-0783

If you have any questions, please contact our Customer Service Department at 888-480-2432 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT).

Sincerely,

Mr. Cooper

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mr. cooperSM 8950 Cypress Waters Blvd.
Coppell, TX 75019
CHANGING THE FACE OF HOME LOANS

ESCROW REVIEW STATEMENT

STATEMENT DATE
5/24/2019

PROPERTY ADDRESS
**1221 14TH AVENUE
FOX ISLAND, WA 98333**

LOAN NUMBER
7809

0007305 01 AB 0.409 01 TR 00033 RNESE0P1 000000

DEBORAH TOWNSEND
SCOTT TOWNSEND
PO BOX 491
FOX ISLAND WA 98333

**QUESTIONS? WE'RE HERE TO HELP.**

CUSTOMER SERVICE: **888-480-2432**
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

Your Dedicated Loan Specialist is
Rebecca Dzuriga
AND CAN BE REACHED AT:
(866)-316-2432
or via mail at:
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019

Escrow
explained
#1

HERE'S WHY YOU ARE RECEIVING THIS STATEMENT:

- We review your escrow account annually to ensure that your monthly escrow payment will be enough to cover tax and insurance items for the next 12 months.
- The amount of these tax and insurance items can change over time. This statement will outline any changes.
- You may have a shortage in your escrow account that needs to be brought current.
- The amount of your monthly mortgage payment may change.

WHAT IS AN ESCROW ACCOUNT?

Each month we set aside a portion of your monthly mortgage payment into an account. We then use the funds in that account to pay your property taxes and insurance on your behalf.

HERE'S WHAT WE FOUND:

**YOU HAVE A SHORTAGE
IN THE AMOUNT OF:
\$1,471.48**

- Your taxes and/or insurance amount has changed which could cause your escrow account to fall below the required minimum balance.*
- Based on our projection, as of July 1, 2019 the escrow portion of your monthly mortgage payment will change.

*The shortage amount listed assumes there are no outstanding payments owed. If you have past due amounts, please sign in to your account at www.mrcooper.com for the correct amount.

HERE'S YOUR NEW MORTGAGE PAYMENT STARTING JULY 1, 2019:

\$5,137.73

IF SHORTAGE AMOUNT
IS ADDED OVER 12 MONTHS

	CURRENT PAYMENT	DIFFERENCE	NEW PAYMENT
PRINCIPAL AND/OR INTEREST	\$4,248.95	-	\$4,248.95
ESCROW PAYMENT (TAXES & INSURANCE)	\$1,217.34	(\$451.18)	\$766.16
SHORTAGE PAYMENT	-	\$122.62	\$122.62
TOTAL MONTHLY MORTGAGE PAYMENT AMOUNT	\$5,466.29	(\$328.56)	\$5,137.73

\$5,015.11

IF YOU PAY SHORTAGE IN FULL

	CURRENT PAYMENT	DIFFERENCE	NEW PAYMENT
PRINCIPAL AND/OR INTEREST	\$4,248.95	-	\$4,248.95
ESCROW PAYMENT (TAXES & INSURANCE)	\$1,217.34	(\$451.18)	\$766.16
TOTAL MONTHLY MORTGAGE PAYMENT AMOUNT	\$5,466.29	(\$451.18)	\$5,015.11

NOTE: If you have an adjustable rate mortgage (ARM), a separate notice will be sent before your payment is scheduled to change.

For a detailed look at your payment amounts,
see the following pages.

Escrow
explained
#2

WHO CHANGES THE ESCROW ITEM AMOUNTS?

Any changes to what you owe for taxes and insurance are determined by your taxing authorities and insurance providers, not Mr. Cooper.

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YOU CAN PAY ONLINE OR DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



HERE'S HOW WE CALCULATE ESCROW AMOUNTS:

Escrow is kind of like a savings account - you add money to it and we use that money to make your taxes and insurance payments throughout the coming year. Here's how:

- First, we review the escrow payments we received from you and the tax and insurance items paid on your behalf during the past year.
- Second, we determine if your monthly escrow payment needs to change for the coming year. To do this, we estimate the next year's tax and insurance items (excluding mortgage insurance) that we will pay on your behalf, plus the cash reserve[†] amount. We then divide the projected total by 12 to get your new monthly escrow payment.
- Then, with your new monthly escrow payment set, we project the monthly escrow account balances over the next year, on a month by month basis, to show what is coming in and what is going out.
- Finally, we compare the month with the lowest projected balance to the required minimum balance for that month to determine whether a shortage or surplus exists.
- The account histories on the following page show these steps in action!

[†]The cash reserve is also the minimum account balance. To calculate the cash reserve for the escrow account, we add up the total of your yearly escrow items (excluding mortgage insurance) and divide the total by 12. We take this amount and multiply it by 2, as allowed by state laws and/or the mortgage contract, to determine the total cash reserve. Maintaining a cash reserve helps to cover any unexpected increases in taxes and/or insurance.

Escrow
explained
#3

ESCROW IS BASED UPON A PROJECTION.

The amount of your escrow account monthly payment is based upon disbursement projections for the next year using what we paid out the previous year.

HERE'S WHY THERE'S A SHORTAGE:

LOWEST PROJECTED
ESCROW BALANCE (10/2019):

\$60.82

CALCULATED IN ESCROW ACCOUNT
PROJECTIONS TABLE ON THE NEXT PAGE

MINIMUM BALANCE
REQUIRED:

\$1,532.30

CALCULATED AS: \$766.16 X 2 MONTHS

AMOUNT NEEDED
TO BRING ACCOUNT CURRENT:

\$1,471.48

\$122.62 A MONTH FOR 12 MONTHS

For a detailed look at your payment amounts,
see the following pages.

ESCROW ACCOUNT TRENDS:

This chart lists past tax and insurance item disbursements, as well as any surplus or shortage amounts that may have been identified for the past annual escrow reviews.

ACTUAL	7/18-6/19
PROPERTY INSURANCE	\$1,399.00
PROPERTY TAXES	\$7,794.89
TOTAL TAXES AND INSURANCE	\$9,193.89
MORTGAGE INSURANCE	-
TOTAL ACTUAL ESCROW	\$9,193.89

PROJECTED	7/19-6/20	# OF MONTHS	NEW MONTHLY ESCROW AMOUNT
PROPERTY TAXES	\$7,794.89	÷ 12	= \$649.57
PROPERTY INSURANCE	\$1,399.00	÷ 12	= \$116.58
TOTAL TAXES AND INSURANCE	\$9,193.89	÷ 12	= \$766.16
MORTGAGE INSURANCE	-	÷ 12	= -
ESCROW SHORTAGE	\$1,471.48	÷ 12	= \$122.62*
NEW TOTAL MONTHLY ESCROW AMOUNT			\$766.16

The Shortage/Surplus amount is a projection that assumes that there are no outstanding payments owed. If the loan is not contractually current, the surplus/shortage amount does not represent the current escrow account status.

*Added to your monthly payment if you choose to have the shortage amount added over 12 months.

HERE'S WHAT YOU CAN DO ABOUT YOUR SHORTAGE:

PAY SHORTAGE OVER 12 MONTHS

OR

PAY SHORTAGE IN FULL NOW

MAKE YOUR NEW MONTHLY PAYMENT OF
\$5,137.73 WHICH INCLUDES THE PAYMENT OF
THE ESCROW SHORTAGE OVER **12 MONTHS**

PAYING THE SHORTAGE AMOUNT OF
\$1,471.48 IN FULL BY **07/01/2019** WILL REDUCE
YOUR NEW MONTHLY PAYMENT TO **\$5,015.11**

Make your shortage payment online by visiting
www.mrcooper.com or by mailing the coupon on the
first page with your payment.



HERE ARE YOUR ESCROW ACCOUNT PROJECTIONS FOR JULY 2019 TO JUNE 2020

DATE	DEPOSITS TO ESCROW	PAYMENT FROM ESCROW	DESCRIPTION	PROJECTED ESCROW BALANCE	BALANCE REQUIRED IN THE ACCOUNT
			STARTING BALANCE	\$2,435.46	\$3,906.94
JULY 2019	\$766.16	-	-	\$3,201.62	\$4,673.10
AUGUST 2019	\$766.16	-	-	\$3,967.78	\$5,439.26
SEPTEMBER 2019	\$766.16	\$1,399.00	HAZARD SFR	\$3,334.94	\$4,806.42
OCTOBER 2019	\$766.16	\$4,040.28	COUNTY TAX	\$60.82	\$1,532.30
NOVEMBER 2019	\$766.16	-	-	\$826.98	\$2,298.46
DECEMBER 2019	\$766.16	-	-	\$1,593.14	\$3,064.62
JANUARY 2020	\$766.16	-	-	\$2,359.30	\$3,830.78
FEBRUARY 2020	\$766.16	-	-	\$3,125.46	\$4,596.94
MARCH 2020	\$766.16	-	-	\$3,891.62	\$5,363.10
APRIL 2020	\$766.16	\$3,754.61	COUNTY TAX	\$903.17	\$2,374.65
MAY 2020	\$766.16	-	-	\$1,669.33	\$3,140.81
JUNE 2020	\$766.16	-	-	\$2,435.49	\$3,906.97
TOTALS	\$9,193.92	-\$9,193.89	ENDING BALANCE	\$2,435.49	\$3,906.97

The amounts in the boxes above indicate the month with the lowest projected escrow balance and the minimum required balance.

HERE'S YOUR ESCROW ACCOUNT ACTIVITY FROM JULY 2018 TO JUNE 2019

DATE	DEPOSITS TO ESCROW			PAYMENTS FROM ESCROW			DESCRIPTION	ESCROW BALANCE		
	ACTUAL	PROJECTED	DIFFERENCE	ACTUAL	PROJECTED	DIFFERENCE		ACTUAL	PROJECTED	DIFFERENCE
							STARTING BALANCE	-\$75,778.42	\$1,579.94	-\$77,358.36
JULY 2018	\$642.19E	\$786.55	-\$144.36	-	-	-	-	-\$75,136.23	\$2,366.49	-\$77,502.72
AUGUST 2018	\$642.19E	\$786.55	-\$144.36	-	-	-	-	-\$74,494.04	\$3,153.04	-\$77,647.08
SEPTEMBER 2018	\$642.19E	\$786.55	-\$144.36	\$1,399.00	\$1,358.00	\$41.00	HAZARD SFR	-\$75,250.85	\$2,581.59	-\$77,832.44
OCTOBER 2018	\$1,248.44E	\$786.55	\$461.89	\$4,040.28	\$4,040.27	\$0.01	COUNTY TAX	-\$78,042.69	-\$672.13	-\$77,370.56
NOVEMBER 2018	\$1,217.34E	\$789.96	\$427.38	-	-	-	-	-\$76,825.35	\$117.83	-\$76,943.18
DECEMBER 2018	\$1,217.34E	\$789.96	\$427.38	-	-	-	-	-\$75,608.01	\$907.79	-\$76,515.80
JANUARY 2019	\$1,217.34E	\$789.96	\$427.38	-	-	-	-	-\$74,390.67	\$1,697.75	-\$76,088.42
FEBRUARY 2019	\$1,217.34E	\$789.96	\$427.38	-	-	-	-	-\$73,173.33	\$2,487.71	-\$75,661.04
MARCH 2019	\$1,217.34E	\$789.96	\$427.38	-	-	-	-	-\$71,955.99	\$3,277.67	-\$75,233.66
APRIL 2019	\$1,217.34E	\$789.96	\$427.38	\$3,754.61	\$4,040.27	-\$285.66	COUNTY TAX	-\$74,493.26	\$27.36	-\$74,520.62
MAY 2019	\$75,711.38E	\$789.96	\$74,921.42	-	-	-	-	\$1,218.12	\$817.32	\$400.80
JUNE 2019	\$1,217.34E	\$789.96	\$427.38	-	-	-	-	\$2,435.46	\$1,607.28	\$828.18
TOTALS	\$87,407.77	\$9,465.88	\$77,941.89	\$9,193.89	\$9,438.54	-\$244.65	ENDING BALANCE	\$2,435.46	\$1,607.28	\$828.18

E — An amount listed with an "E" is a deposit to escrow or payment from escrow we anticipate to occur prior to the effective date of the new monthly payment.

00007305 RNESEOP1 014561 E

Escrow explained
#4

QUESTIONS ABOUT
ESCROW ITEMS?

If you have questions about changes to your taxes and insurance, please

**mr.
cooper**

CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Coppell, TX 75019

09/24/2019



783 1 AB 0.412 T4 P2 AUTO 174426.7-NNNN-30263228

DEBORAH TOWNSEND
SCOTT TOWNSEND
C/O CHRISTINA L. HENRY
787 MAYNARD AVE S.
SEATTLE, WA 98104

OUR INFO

CUSTOMER SERVICE

888-480-2432

Mon-Thu 7 a.m. to 8 p.m. (CT)

Fri 7 a.m. to 7 p.m. (CT)

Sat 8 a.m. to 12 p.m. (CT)

ONLINE

www.mrcooper.com

YOUR INFO

LOAN NUMBER

7809

PROPERTY ADDRESS

1221 14TH AVENUE

FOX ISLAND, WA 98333

YOU COULD BE PROTECTED UNDER SCRA.

Dear DEBORAH TOWNSEND and SCOTT TOWNSEND,

Our records tell us that one or more payment(s) on your Mr. Cooper home loan is overdue. If you are a member of our military (or a spouse of dependent of such a servicemember), you may be entitled to certain rights under the Servicemembers Civil Relief Act (SCRA). We've enclosed the Servicemember Civil Relief Act Notice Disclosure for your convenience.

If you have any questions, your Dedicated Loan Specialist is Rebecca Dzuriga and can be reached at 866-316-2432 or via mail at 8950 Cypress Waters Blvd., Coppell, TX 75019. We're here Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Please don't hesitate to reach out.

Thank you for your dedicated service to our country.

Sincerely,

The Mr. Cooper Customer Service Team

SERVICEMEMBERS:

Contact our dedicated

Military Families

Department.

Phone: 855-430-8492

Email: [militaryFamilies@](mailto:militaryFamilies@mrcooper.com)

mrcooper.com

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174426.7-NNNN-143628901-783.1

**Servicemembers Civil Relief
Act Notice Disclosure****U.S. Department of Housing
and Urban Development Office
of Housing**OMB Approval 2502-0584
Exp 3/31/2021**Legal Rights and Protections Under the SCRA**

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA; however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.



P.O. Box 619098
Dallas, TX 75261-9741

OUR INFO
ONLINE
www.mrcooper.com

Deborah Townsend
Scott Townsend
c/o Christina L. Henry
787 Maynard Ave. S.
Seattle, WA 98104

November 22, 2019

ACCOUNT INFO
LOAN NUMBER: [REDACTED] 7809
CASE NUMBER: LB-11-19-00314
PROPERTY ADDRESS:
1221 14th Avenue
Fox Island, WA 98333
MORTGAGORS:
Deborah Townsend
Scott Townsend

Dear Deborah Townsend and Scott Townsend:

We received your correspondence on November 5, 2019 regarding the mortgage loan account described above. We appreciate you bringing this to our attention, as we take all matters such as this seriously.

Some information you have requested does not pertain directly to the servicing of the loan, does not identify any specific servicing errors, and/or is considered proprietary and confidential. Therefore, this information is considered outside the scope of information that must be provided. However, the information below and enclosed documents should address any of your relevant questions and requests. Enclosed, you will find the following documents:

- Note and Security Instrument
 - The Note and Security Instrument will validate the above mentioned loan. These documents will explain our rights to:
 - Collect any remaining debt owed under the Note and Security Instrument
 - Assess fees and costs to the loan as necessary
 - Inspect the property and charge applicable fees

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- Purchase lender placed insurance
 - Pay taxes on the mortgagor's behalf
- Modification Offers (2)
- Assignment of Deed of Trust (2)
- Installment History and Prior Servicer History
 - The installment history reflects a complete history for the period Mr. Cooper has serviced the loan. Late fees are assessed any time the contractual installment is received after the grace period, as indicated in the Note. However, during active bankruptcy, late fees are waived. Please note, late fees are not considered interest and are not reported to the IRS on IRS form 1098. If an installment was applied to the suspense account, it will be indicated in the code description column. Installments can be applied to the suspense account if the funds received do not represent the full monthly mortgage payment due or if Mr. Cooper is not informed of where the payment is to be applied. Furthermore, this payment history reflects:
 - When installments were received
 - How the installments were applied to the loan
 - Any disbursements made from the loan, including, but not limited to, disbursements for taxes, insurance, property inspections, brokers price opinions (BPOs), and legal fees
 - A description for each transaction, with running balances of the unpaid principal and escrow accounts
 - The date fees and charges were assessed, if any
 - Any amounts paid towards fees
 - Any waivers/reversals of fees
- Most Recent Informational Statement
 - Letter enclosed states that due to the discharge of the bankruptcy, no statements will be mailed.
- Broker Price Opinion (BPO)
- Loss Mitigation Application/Uniform Borrower Assistance Form (UBAF) for loan modification application.



- Notice of Servicing Transfer, also known as Welcome Letter
 - The Servicing Transfer Notice will detail the date and terms of the service transfer from the prior servicer to Mr. Cooper. This document evidences Mr. Cooper's right to service the loan.
- Most Recent Escrow Analysis Statements (2)
 - The Escrow Analysis will provide a detailed description of all disbursements made from the escrow account as well as any payments towards the escrow account for the prior year. It will also provide a breakdown of how the current escrow installment has been calculated, including any shortages that may exist.
- Reinstatement Quote

Past due principal and interest: \$385,834.07
Escrow: \$91,832.65
Corporate advances: \$22,197.20
Accrued late charges: \$7,986.33
Legal fees: \$1,130.00
Total: \$508,980.25

Furthermore, our records indicate The Bank of New York Mellon, as trustee for the First Horizon Alternative Mortgage Securities Trust 2006-AA6, is the current owner of the Note. As requested, we have provided the address and phone number below:

The Bank of New York Mellon
101 Barclay St, 7 East
New York, NY 10286
Telephone number: 1.212.815.8131

Please note that Mr. Cooper is the servicer of the loan and will be responsible for responding to any concerns regarding the servicing of the loan. Servicing matters include but are not limited to the following:

- Installment assistance and modifications
- Installment posting
- Validation of the debt
- Foreclosure proceedings
- Installment adjustments

Please direct any communication related to these matters to Mr. Cooper using the contact information below. Please note The Bank of New York Mellon, as trustee for the First Horizon Alternative Mortgage Securities Trust 2006-AA6 will not be able to assist with any of these matters.

Washington Information

As of the date of this correspondence, the account is approximately 133 installments past due and due for the November 1, 2008 monthly installment. Enclosed in the letter that states no statements will be



mailed due to the discharge of the bankruptcy. The current Unpaid Principal Balance (UPB) is in the amount of \$650,000.00, the escrow balance is negative \$90,246.93 and there are no funds in suspense.

The most recent Escrow Analysis is enclosed. It reflects the escrow balances, shortages, and or deficiencies, if any; existing at the time the Escrow Analysis was performed. Please note that, escrow amounts may have changed since that time due to any changes in taxes or insurances.

Mr. Cooper does not participate in the National Mortgage Settlement Modification.

Upon receipt of this correspondence, the above mentioned loan and related documents were reviewed and found to comply with all state and federal guidelines that regulate them. As such, the above mentioned loan account will continue to be serviced appropriate to its status.

Furthermore, the payment history appears to be reported accurately to the main credit repositories. If you have documentation that substantiates that any of the information reported by Mr. Cooper on the credit report is incorrect, please provide the detailed information for review.

If you have any questions, you can reach your Single Point of Contact (SPOC) at:

Single Point of Contact (SPOC)

Name: Rebecca Dzuriga

Phone Number: 480.467.0695

For general questions, please reach out to our Account Resolutions Department at 1.877.782.7612. Our hours of operation are 8 a.m. to 5 p.m. (CT), Monday through Friday. Visit us on the web at www.mrcooper.com for more information.

I hope this information is helpful and addresses your concerns. If you have any specific questions about the information I have provided, please contact me directly, using the information below.

Sincerely,

A handwritten signature in black ink that reads "Susan Galasso".

Susan Galasso
Mr. Cooper
Customer Correspondence Senior Associate
P.O. Box 619098
Dallas, TX 75261-9741
Phone: 1.972.956.6107
E-mail: susan.galasso@mrcooper.com

Enclosures 14
By U.S. Standard Mail

Are you experiencing a financial hardship? Our local non-profit partners can help with financial counseling and other services. Please visit these websites for assistance:

- Hud.gov



- [Neighborworks.org](https://www.neighborworks.org)



CHANGING THE FACE OF HOME LOANS

PO Box 7729
Springfield, Ohio 45501-7729

DEBORAH TOWNSEND
SCOTT TOWNSEND
c/o Christina L. Henry
787 Maynard Ave S.
Seattle, WA 98104

**OUR INFO
ONLINE**

www.mrcooper.com

March 18, 2020

YOUR INFO

Loan Number:

██████████7809

Property Address:

1221 14th Avenue
Fox Island, WA 98333

Dear Deborah Townsend and Scott Townsend:

Why am I receiving this letter?

Upon review of your policy information, Mr. Cooper has found that the current hazard insurance policy as referenced above is written with an insufficient amount of coverage.

What do I need to do?

Please contact your agent for one of the following solutions.

- (a) secure an Extended Coverage endorsement, or
- (b) have your agent provide proof that the policy protects the improvements according to our requirements as stated on the reverse of this letter or the attachment.

Please send your response concerning coverage amount to:

Mr. Cooper
P.O. Box 7729
Springfield, Ohio 45501-7729

If you prefer, you may have your insurance agent fax us this information to 800-687-4729.

IN THE EVENT OF A TOTAL LOSS OR EXTENSIVE DAMAGE TO YOUR PROPERTY, YOUR FAILURE TO PROVIDE SUFFICIENT COVERAGE ACCORDING TO OUR REQUIREMENTS (WHICH REFLECT THOSE REQUIRED IN YOUR MORTGAGE OR DEED OF TRUST) MAY MEAN THAT YOU WILL NOT BE ABLE TO REPAIR OR REBUILD THE PROPERTY TO RESTORE IT TO ITS ORIGINAL CONDITION. IN THAT EVENT, YOU MAY BE REQUIRED TO USE YOUR OWN FUNDS TO RESTORE THE PROPERTY TO ITS ORIGINAL CONDITION.

If you have any questions regarding this matter, please contact our Insurance Center Toll Free at 866-825-9267. Our office hours are Monday through Thursday from 8 a.m. to 9 p.m. (ET), Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m. to 3 p.m. (ET).

Sincerely,

Mr. Cooper
Insurance Center

PLEASE SEE THE ATTACHMENT FOR PROPERTY INSURANCE REQUIREMENTS

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

OP03
Rev. 04/18/2017



If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





Mr. Cooper Property Insurance Requirements

This notice is intended to summarize the Mr. Cooper hazard insurance requirements for your property:

In order to protect our mutual interest in your property, Mr. Cooper requires that its borrowers maintain insurance that meets the following minimum requirements:

- Your hazard insurance must be at a minimum a one-year fire and extended coverage policy (commonly known as DP-1) in an amount which is the lower of the loan amount or 100% of the insurable value of the principal structure(s) securing our loan - required to compensate for damage or loss on a replacement cost basis.
- Mr. Cooper holds only your second mortgage, the amount of coverage for your first mortgage must meet our requirements as stated above and be adequate to protect the security of both the first and second mortgages. If Mr. Cooper holds BOTH the primary and secondary mortgages on your property, we require that you provide hazard insurance to protect our interest in the property (which should be the lower of both principal balances or 100% of the insurable value of the principal structure(s) - required to compensate for damage or loss on a replacement cost basis). **Mr. Cooper must also receive evidence of your insurance renewal for the first mortgage after each renewal date. In addition, you are responsible for adding Mr. Cooper (as shown below) as the second mortgagee on the hazard insurance policy for the first mortgage. Your insurance agent can assist you in the amendment process.**
- Hazard insurance policy deductibles for 1-4 family units may not exceed the greater of:
 - 5% of the policy's insurance limits for windstorm or hail losses.
 - 5% of the policy's insurance limits for all other covered losses.
- A Mortgagee Clause/Lender's Loss Payable Endorsement must be included with your insurance policy and must provide that the insurance company notifies the lender/servicer at least ten (10) days prior to cancellation of insurance. The mortgagee clause should as follows:
Nationstar Mortgage LLC
Its Successors and/or Assigns
PO Box 7729
Springfield, OH 45501-7729
- Policies from Fair Plan Associations and other government-endorsed programs are acceptable.
- For condominium units in a condominium project, we do not require an individual insurance policy on a condominium unit that secures a first mortgage. However, we do require that the owner's association maintain a "master" or "blanket" type of insurance policy, with premiums being paid as a common expense. The policy must cover all the general and limited common elements that are normally included in coverage. This includes fixtures, equipment, and other personal property inside individual units if they are part of what we have financed, whether or not the property is part of the common elements. The policy must at least protect against loss or damage by fire and all other hazards that are normally covered by the standard extended coverage endorsement.
- The insurer must be licensed to conduct business in the state in which the property is located.
- All insurance policies covering individual properties that secure first mortgages must include a "standard" or "union" mortgage clause in the form customarily used in the area in which the property is located.

